



Order Filed on December 2, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Isabel C. Balboa, Esquire
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977
(856) 663-5002

In Re:

MICHELLE A. RYBAK

Debtor(s)

Case No. 22-18068 (JNP)

Judge: Jerrold N. Poslusny, Jr.

**CONSENT ORDER
RESOLVING BAD FAITH FILINGS AND ALLOWING CASE TO CONTINUE**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 2, 2022

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Michelle A. Rybak
Case No. 22-18068 (JNP)

**CONSENT ORDER RESOLVING BAD FAITH FILINGS AND ALLOWING
CASE TO CONTINUE**

Upon agreement with the Trustee and Debtor, for bad faith filing pursuant to 11 U.S.C.
§1307 (c) and good cause appearing therefore, it is hereby;

ORDERED that Debtor's Chapter 13 case number 22-18068 (JNP) is hereby allowed to
continue;

IT IS FURTHER ORDERED that if the Debtor's instant Chapter 13 case should be dismissed,
such dismissal shall be with prejudice and Debtor shall be barred from filing for bankruptcy protection
under Chapter 13 for a period of 180 days from the date of dismissal of Debtor's case.

/s/ Seymour Wasserstrum
Law Office of Seymour Wasserstrum
Debtor's Attorney

11/17/2022
Date

/s/ Isabel C. Balboa
Isabel C. Balboa
Chapter 13 Standing Trustee

11/22/2022
Date

In re:
Michelle A. Rybak
Debtor

Case No. 22-18068-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 05, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2022:

Recip ID	Recipient Name and Address
db	+ Michelle A. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust J ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com
Seymour Wasserstrum	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 05, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Michelle A. Rybak mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7